

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
MCALLEN DIVISION**

In re:

REYNALDO ACOSTA

Debtor(s)

Case No. 13-70233-M-13

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Cindy Boudloche, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/10/2013.
- 2) The plan was confirmed on 01/22/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 04/20/2015.
- 6) Number of months from filing to last payment: 24.
- 7) Number of months case was pending: 26.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$153,231.31.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$149,500.00
Less amount refunded to debtor	\$0.00

<b>NET RECEIPTS:</b>	<b>\$149,500.00</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,600.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$7,271.17
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$9,871.17</b>
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Attorney fees paid and disclosed by debtor:	\$1,500.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BACK BOWL I LLC	Unsecured	0.00	14,273.61	14,273.61	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,013.26	NA	NA	0.00	0.00
CHASE	Unsecured	7,959.61	NA	NA	0.00	0.00
CITY OF PHARR	Secured	3,505.75	6,387.26	6,387.26	1,755.79	191.10
CITY OF PHARR	Secured	1,514.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	5,173.59	5,173.59	5,173.59	0.00	0.00
EDINBURG TEACHERS CREDIT UNIO	Secured	14,539.54	NA	NA	0.00	0.00
FIA CARD SERVICES	Unsecured	NA	1,114.50	1,114.50	0.00	0.00
FINANCIAL CORP OF AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
GE CAPITAL CORPORATION	Secured	89,130.75	109,183.25	109,183.25	32,851.00	1,048.86
GE CAPITAL CORPORATION	Secured	5,776.76	6,124.45	6,124.45	1,495.53	63.61
HIDALGO COUNTY	Secured	3,415.93	6,230.87	6,230.87	1,741.66	155.53
HIDALGO COUNTY	Secured	557.20	371.32	371.32	103.67	9.39
HIDALGO COUNTY	Secured	1,477.00	NA	NA	0.00	0.00
HIDALGO COUNTY	Secured	950.00	NA	NA	0.00	0.00
HIDALGO COUNTY	Secured	371.32	371.32	371.32	103.67	9.39
IRS SPECIAL PROCEDURES BRANCH	Unsecured	NA	8,871.60	8,871.60	0.00	0.00
IRS SPECIAL PROCEDURES BRANCH	Priority	17,533.08	24,675.37	24,675.37	0.00	0.00
LACKS VALLEY STORES	Unsecured	0.00	NA	NA	0.00	0.00
MACK FINANCIAL SERVICES A DIVIS	Secured	22,154.43	23,359.72	23,359.72	9,465.41	213.08
MACK FINANCIAL SERVICES A DIVIS	Secured	20,055.16	20,345.25	20,345.25	8,586.83	180.32
NAFT FEDERAL CREDIT UNION	Secured	44,330.90	NA	NA	0.00	0.00
NAFT FEDERAL CREDIT UNION	Secured	13,439.34	NA	NA	0.00	0.00
NAFT FEDERAL CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
NAFT FEDERAL CREDIT UNION	Secured	1,310.66	NA	NA	0.00	0.00
NAFT FEDERAL CREDIT UNION	Secured	379.62	NA	NA	0.00	0.00
ONE MAIN FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
PACCAR FINANCIAL CORP	Secured	57,877.88	51,950.73	51,950.73	20,455.55	482.99
PHARR SAN JUAN ALAMO ISD	Secured	NA	6,175.81	6,175.81	1,726.27	154.15
PHARR SAN JUAN ALAMO ISD	Secured	NA	747.19	747.19	208.86	18.65

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PHARR SAN JUAN ALAMO ISD	Secured	NA	747.19	747.19	208.86	18.65
PHARR SAN JUAN ALAMO ISD	Secured	6,488.07	11,876.51	11,876.51	3,319.73	296.45
PHARR-SAN JUAN-ALAMO ISD	Secured	2,800.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	0.00	3,019.54	3,019.54	0.00	0.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	0.00	1,600.86	1,600.86	0.00	0.00
SECURITY SERVICE FEDERAL CU	Secured	19,774.26	13,064.16	13,064.16	0.00	0.00
SELECT PORTFOLIO SERVICING INC	Secured	1,382.13	24,707.19	24,707.19	7,201.12	268.47
SELECT PORTFOLIO SERVICING INC	Secured	82,927.80	193,799.84	82,728.00	33,091.20	0.00
SOUTH TEXAS COLLEGE	Secured	NA	85.07	85.07	23.75	2.15
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SOUTH TEXAS COLLEGE	Secured	NA	1,411.73	1,411.73	394.61	35.24
SOUTH TEXAS ISD	Secured	335.00	NA	NA	0.00	0.00
SOUTH TEXAS ISD	Secured	110.00	NA	NA	0.00	0.00
SOUTH TEXAS ISD TAX ASSR-COLL	Secured	NA	27.74	27.74	7.61	0.84
SOUTH TEXAS ISD TAX ASSR-COLL	Secured	253.60	27.74	27.74	7.61	0.84
SOUTH TEXAS ISD TAX ASSR-COLL	Secured	773.61	462.08	462.08	129.16	11.53
SPECIALIZED LOAN SERVICING LLC	Secured	27,970.80	48,880.61	27,970.80	11,188.32	0.00
SPECIALIZED LOAN SERVICING LLC	Secured	NA	7,857.42	7,857.42	2,290.11	85.37

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$110,698.80	\$44,279.52	\$0.00
Mortgage Arrearage	\$32,564.61	\$9,491.23	\$353.84
Debt Secured by Vehicle	\$108,719.86	\$38,507.79	\$876.39
All Other Secured	\$150,314.60	\$44,101.53	\$2,018.53
<b>TOTAL SECURED:</b>	<b>\$402,297.87</b>	<b>\$136,380.07</b>	<b>\$3,248.76</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$24,675.37	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$24,675.37</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$34,053.70</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	\$9,871.17
Disbursements to Creditors	<u>\$139,628.83</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$149,500.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/26/2015

By: /s/ Cindy Boudloche

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.